

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Jeremiah Russell Yohe
Kayla Precious Yohe
Debtors

Case No. 20-00601-HWV
Chapter 13

District/off: 0314-1
Date Rcvd: May 23, 2023

User: AutoDocke
Form ID: 3180W

Page 1 of 2
Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol

Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 25, 2023:

| Recip ID | Recipient Name and Address |
|-----------------|---|
| db/jdb | + Jeremiah Russell Yohe, Kayla Precious Yohe, 1585 Church Rd, York, PA 17408-1501 |
| 5303090 | + Fed Loan Serv, Pob 60610, Harrisburg, PA 17106-0610 |
| 5367299 | + PA Department of Revenue, 1 Revenue Place, Harrisburg, PA 17129-0001 |
| 5303095 | + SfIndcorp, One Letterman Drive, San Francisco, CA 94129-1494 |

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|-----------------|---|----------------------|---|
| cr | + EDI: PRA.COM | May 23 2023 22:40:00 | PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067 |
| cr | + EDI: RECOVERYCORP.COM | May 23 2023 22:40:00 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 5303086 | + Email/Text: backoffice@affirm.com | May 23 2023 18:39:00 | Affirm Inc, 650 California St Fl 12, San Francisco, CA 94108-2716 |
| 5303087 | + EDI: CAPITALONE.COM | May 23 2023 22:40:00 | Cap1/basspro, Po Box 30281, Salt Lake City, UT 84130-0281 |
| 5303088 | + EDI: CITICORP.COM | May 23 2023 22:40:00 | Citicards Cbna, Po Box 6217, Sioux Falls, SD 57117-6217 |
| 5305098 | EDI: DISCOVER.COM | May 23 2023 22:40:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025 |
| 5303089 | + EDI: DISCOVER.COM | May 23 2023 22:40:00 | Discover Fin Svcs Llc, Pob 15316, Wilmington, DE 19850-5316 |
| 5303091 | EDI: IRS.COM | May 23 2023 22:40:00 | Internal Revenue Service, Centralized Insolvency Operation, Post Office Box 7346, Philadelphia, PA 19101-7346 |
| 5324009 | EDI: JEFFERSONCAP.COM | May 23 2023 22:40:00 | Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617 |
| 5305821 | Email/PDF: resurgentbknotifications@resurgent.com | May 23 2023 18:48:47 | LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 5303093 | + Email/Text: camanagement@mtb.com | May 23 2023 18:39:00 | M & T Bank Mortgage, Po Box 900, Millsboro, DE 19966-0900 |
| 5303092 | Email/Text: camanagement@mtb.com | May 23 2023 18:39:00 | M & T Bank, Po Box 900, Millsboro, DE 19966 |
| 5303094 | Email/Text: camanagement@mtb.com | May 23 2023 18:39:00 | M&t Bank, P.O. Box 619063, Dallas, TX 75261-9063 |
| 5475920 | EDI: PRA.COM | May 23 2023 22:40:00 | Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541 |
| 5475921 | EDI: PRA.COM | May 23 2023 22:40:00 | Portfolio Recovery Associates, LLC, PO Box |

| | | | |
|---------|----------------------------|----------------------|---|
| 5303096 | + EDI: RMSC.COM | May 23 2023 22:40:00 | 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541 |
| 5303097 | + EDI: RMSC.COM | May 23 2023 22:40:00 | Syncb/lowes, Po Box 956005, Orlando, FL 32896-0001 |
| 5303462 | + EDI: RMSC.COM | May 23 2023 22:40:00 | Syncb/ppc, Po Box 965005, Orlando, FL 32896-5005 |
| 5357543 | + Email/Text: kcm@yatb.com | May 23 2023 18:39:00 | Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| | | | YORK ADAMS TAX BUREAU, PO BOX 15627, YORK, PA 17405-0156 |

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|--|
| 5323712 | *+ | Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021 |

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 25, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 23, 2023 at the address(es) listed below:

| Name | Email Address |
|----------------------------|--|
| Dawn Marie Cutaia | on behalf of Debtor 2 Kayla Precious Yohe dmcutaia@gmail.com cutaialawecf@gmail.com,FreshStartLawPLLC@jubileebk.net,R46159@notify.bestcase.com;r46159@notify.bestcase.com |
| Dawn Marie Cutaia | on behalf of Debtor 1 Jeremiah Russell Yohe dmcutaia@gmail.com cutaialawecf@gmail.com,FreshStartLawPLLC@jubileebk.net,R46159@notify.bestcase.com;r46159@notify.bestcase.com |
| Jack N Zaharopoulos | TWeclf@pamd13trustee.com |
| James Warmbrodt | on behalf of Creditor M&T Bank bkgroup@kmlawgroup.com |
| Michael Patrick Farrington | on behalf of Creditor M&T Bank mfarrington@kmlawgroup.com |
| United States Trustee | ustpregion03.ha.ecf@usdoj.gov |

TOTAL: 6

| | | |
|---|------------------------------|-------------|
| Information to identify the case: | | |
| Debtor 1 | <u>Jeremiah Russell Yohe</u> | |
| | First Name | Middle Name |
| | Last Name | |
| Debtor 2 (Spouse, if filing) | <u>Kayla Precious Yohe</u> | |
| | First Name | Middle Name |
| | Last Name | |
| United States Bankruptcy Court Middle District of Pennsylvania | | |
| Case number: <u>1:20-bk-00601-HWV</u> | | |
| Social Security number or ITIN <u>xxx-xx-4726</u> | | |
| EIN <u> - </u> | | |
| Social Security number or ITIN <u>xxx-xx-0404</u> | | |
| EIN <u> - </u> | | |

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jeremiah Russell Yohe

Kayla Precious Yohe
fka Kayla Precious Sweitzer

By the
court:

5/23/23

Henry W. von Eck

Henry W. Van Eck, Chief Bankruptcy
Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

Form 3180W

Chapter 13 Discharge

page 1

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.